

	UNITED STATES BANKRUPTCY COURT Eastern District of California Robert T Matsui United States Courthouse 501 I Street, Suite 3-200 Sacramento, CA 95814 (916) 930-4400 www.caeb.uscourts.gov M-F 9:00 AM - 4:00 PM	FILED 11/1/10 CLERK, U.S. BANKRUPTCY COURT EASTERN DISTRICT OF CALIFORNIA auto
Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines A chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on 10/29/10. You may be a creditor of the debtor. This notice lists important deadlines. You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed above. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.		
Case Number: 10-48655 - C - 7		
Debtor Name(s), Last four digits of Social Security or Individual Taxpayer ID (ITIN) No(s),/Complete EIN, and Address(es): Sharon Ann Martin xxx-xx-2766 429 Silver Park Avenue Rio Linda, CA 95673		
Debtor's Attorney: Chinonye Ugorji 1325 Howe Ave #111 Sacramento, CA 95825 Telephone Number: 916-925-1894		Trustee: J. Michael Hopper PO Box 73826 Davis, CA 95617 Telephone Number: 530-757-2033
MEETING OF CREDITORS		
Location: Robert T Matsui United States Courthouse, 501 I Street, Room 7-B, 7th Floor, Sacramento, CA Date & Time: 12/8/10 01:00 PM The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors. See Explanations and Important Notice to Individual Debtors on reverse side.		
Presumption of Abuse under 11 U.S.C. § 707(b) – See "Presumption of Abuse" on the reverse side. The presumption of abuse does not arise.		
Deadlines – Papers must be <i>received</i> by the bankruptcy clerk's office by the following deadlines: Deadline to File a Complaint Objecting to Discharge of the Debtor or to Determine Dischargeability of Certain Debts: 2/7/11 Deadline to Object to Exemptions: Thirty (30) days after the conclusion of the meeting of creditors.		
Creditors May Not Take Certain Actions		
In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.		
It is unnecessary to file claims at this time because it does not appear from the schedules that enough assets are available for payment of a dividend to creditors. If sufficient assets become available, you will be sent a Notice to File Claims.		
Creditor with a Foreign Address		
A creditor to whom this notice is sent at a foreign address should read the information under "It Is Unnecessary to File a Proof of Claim at This Time" on the reverse side.		
See Reverse Side For Important Explanations.		

 Dated:
 11/1/10

 For the Court,
 Wayne Blackwelder, Clerk

FORM b9a
(Continued)

EXPLANATIONS

Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
Legal Advice	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code §362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; starting or continuing lawsuits or foreclosures; repossessing the debtor's property; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Presumption of Abuse	If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances.
Meeting of Creditors	<p>A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date without further notice.</p> <p>Important Notice to Individual Debtors: The United States Trustee requires all debtors who are individuals to provide government issued photo identification and proof of social security number to the trustee at the meeting of creditors. <i>Failure to appear at the meeting of creditors, or failure to provide proper identification and proof of social security information, may result in a motion to dismiss your case.</i></p>
It is Unnecessary to File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. <i>It is therefore unnecessary to file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline.
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code §727(a) or that a debt owed to you is not dischargeable under Bankruptcy Code §523(a) (2), (4), or (6), you must start a lawsuit by filing a complaint in the bankruptcy clerk's office by the "Deadline to File a Complaint Objecting to Discharge of the Debtor or to Determine Dischargeability of Certain Debts" listed on the front side. The bankruptcy clerk's office must receive the complaint and the required filing fee by that deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objection by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts, at the bankruptcy clerk's office.
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.

--- Refer to Other Side For Important Deadlines and Notices ---

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CERTIFICATE OF NOTICE

District/off: 0972-2
Case: 10-48655

User: admin
Form ID: b9a

Page 1 of 1
Total Noticed: 27

Date Rcvd: Nov 01, 2010

The following entities were noticed by first class mail on Nov 03, 2010.

db +Sharon Ann Martin, 429 Silver Park Avenue, Rio Linda, CA 95673-2242
aty +Chinonye Ugorji, 1325 Howe Ave #111, Sacramento, CA 95825-3364
tr +J. Michael Hopper, PO Box 73826, Davis, CA 95617-3826
18095193 +Accounts Receivable Management Inc, P O Box 129, Thorofare NJ 08086-0129
18095195 +Allied Interstate, 3000 Corporate Exchange Dr 5th Floor, Columbus OH 43231-7723
18095196 Apex Financial Management LLC, 1120 W Lake Cook Road Suite A, Buffalo Grove IL 60089-1970
18095200 +Consolidated Utilities Billing Service, 9700 Goethe Road Suite C, Sacramento CA 95827-3558
18095201 +County Of Sacramento, Code Enforcement Division, P O Box 1587, Sacramento CA 95812-1587
18095202 +Div Rev Rcvy original Creditor sac, 10669 Coloma Rd, Rancho Cordova CA 95670-4001
18095203 +Eaf Llc original Creditor 08 Chase, 1120 West Lake Co Suite B, Buffalo Grove IL 60089-1970
18095204 +Financial Freedom Senior Funding Corp, A Subsidiary Of IndyMac Bank F S B,
500 North Ridge Road Ste 500, Atlanta GA 30350-3322
18095205 +Global, 300 International Drive PMB 10015, Williamsville NY 14221-5781
18095206 Health Net, P O Box 10198, Van Nuys CA 91410-0198
18095208 I C System Inc, 444 Highway 96 East P O Box 64887, St Paul MN 55164-0887
18095210 +MRS Associates Inc, 1930 Olney Avenue, Cherry Hill NJ 08003-2016
18095209 +Mark D Walsh, Legal Recovery Law Offices Inc, 5030 Camino De La Siesta Ste 340,
San Diego CA 92108-3118
18095211 +NCO Financial Systems Inc, 507 Prudential Road, Horsham PA 19044-2368
18095212 +Neighbors Financial Corporation, 1314 H Street Suite 100, Sacramento CA 95814-1930
18095213 +Nelson Watson Associates LLC, 80 Merrimack Street Lower Level, Haverhill MA 01830-5211
18095214 +Phillips Cohen Associates Ltd, 1002 Justine Street, Wilmington DE 19801-5148

The following entities were noticed by electronic transmission on Nov 02, 2010.

smg EDI: CALTAX.COM Nov 02 2010 01:13:00 Franchise Tax Board, PO Box 2952,
Sacramento, CA 95812-2952
18095194 +EDI: ALLIANCEONE.COM Nov 02 2010 01:13:00 Alliance One Receivables Management Inc,
4850 Street Road Suite 300, Trevoze PA 19053-6643
18095197 +EDI: CAPITALONE.COM Nov 02 2010 01:13:00 Cap One, Po Box 85520, Richmond VA 23285-5520
18095198 +EDI: CHASE.COM Nov 02 2010 01:13:00 Chase, Card Member Service, P O Box 94014,
Palatine IL 60094-4014
18095199 +EDI: CITICORP.COM Nov 02 2010 01:13:00 Citi, Po Box 6497, Sioux Falls SD 57117-6497
18095207 EDI: HFC.COM Nov 02 2010 01:13:00 Household Bank, HSBC Card Services, P O Box 81622,
Salinas CA 93912-1622
18095215 EDI: URSI.COM Nov 02 2010 01:13:00 United Recovery Systems LP, P O Box 722910,
Houston TX 77272-2910

TOTAL: 7

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 03, 2010

Signature:

